

III. ENROLLING A LOAN

A. Overview

The lender must **complete** the following forms and documentation with each loan enrollment request:



Three forms, the **Loan Enrollment Application**, the **NAICS Print-Out**, and the **Borrower Eligibility Form** need to be submitted to CalCAP. The **Borrower Certification** is to be retained in the lender's file. The **Privacy Notice** should be provided to the Borrower. A **Pre-Qualification** must be submitted if a loan is being made for over \$500,000.

	Submit to CalCAP	Provide to Borrower	Retain in Loan File
1. Loan Enrollment Application for Air Resources Board (ARB) Programs	√		
2. NAICS Print-Out	√		
3. ARB On-Road Borrower Eligibility Form	√		
4. Borrower Certification for Air Resources Board Programs			√
5. Privacy Notice		√	
6. Prequalification Form - <i>only if regular CalCAP loan is \$500,000 or More</i>	√		



CalCAP loan enrollment applications must be **received** at CalCAP within **15 business days of the “Date of First Disbursement” (Date of Loan)** by email, fax, or regular mail:



CalCAP@Treasurer.ca.gov



(916) 589-2805



CPCFA/CalCAP ARB
915 Capitol Mall, Room 457
Sacramento, CA 95814

ARB On-Road Heavy Duty Diesel Program Loan Enrollment

Before submitting an ARB On-Road loan enrollment application, lenders should ensure the following pertinent documentation is fully completed:

Required

- ✓ CalCAP Air Resources Board Programs Loan Enrollment Application
- ✓ ARB Borrower Eligibility Form
- ✓ NAICS Print-Out



In addition, CalCAP regulations require lenders to obtain various assurances from the borrower related to the eligibility of the borrower's business and purpose of the loan proceeds. Further, pursuant to the California Information Practices Act of 1977 (Civil Code Section 1798.17), lenders are to provide the borrower a copy of the Privacy Notice disclosing borrower data collected by the lender on behalf of CalCAP.

CalCAP does not prescribe a standard format for the ARB Program borrower certification and privacy notice to be distributed. An example of the documents can be found in Chapter VII of this manual and on CalCAP's website at:

- ✓ Borrower Certification: <http://www.treasurer.ca.gov/cpcfa/calcap/arb/certification.pdf>
- ✓ Privacy Notice: <http://www.treasurer.ca.gov/cpcfa/calcap/forms/privacy.pdf>

These document does not need to be submitted with the loan enrollment package but should be maintained with the borrower's loan file and made available to CalCAP for review upon request.

B.1. Instructions for Completing the ARB On-Road Loan Enrollment Form and the Borrower Eligibility Form

This section provides instructions for lenders on how to complete two forms required to enroll a loan with the ARB On-Road program:

- 1) ARB On-Road Loan Enrollment Application
- 2) ARB On-Road Borrower Eligibility

A copy of the forms can be found in Chapter VII of this manual. However, lenders should always check CalCAP's website for the most current versions:

- ☞ Loan Enrollment Application: <http://www.treasurer.ca.gov/cpcfa/calcap/arb/enrollment.pdf>
- ☞ Borrower Eligibility: <http://www.treasurer.ca.gov/cpcfa/calcap/arb/eligibility.pdf>

Form 1: CalCAP ARB Programs Loan Enrollment Application

Lender Information Section							
<p>CALIFORNIA CAPITAL ACCESS PROGRAM California Pollution Control Financing Authority CalCAP@treasurer.ca.gov</p>	<p style="text-align: right;">915 Capitol Mall, Room 457 Sacramento, CA 95814 Fax (916) 589-2805</p>						
	<table border="1" style="margin: auto; border-collapse: collapse;"> <tr> <td style="padding: 5px;">CalCAP Use Only</td> <td style="padding: 5px;">CalCAP Loan #</td> </tr> <tr> <td style="padding: 5px;"></td> <td style="padding: 5px;">Date Received</td> </tr> </table>	CalCAP Use Only	CalCAP Loan #		Date Received		
CalCAP Use Only	CalCAP Loan #						
	Date Received						
CalCAP AIR RESOURCES BOARD (ARB) PROGRAMS LOAN ENROLLMENT APPLICATION							
<div style="border: 1px solid black; padding: 10px;"> <p><u>Lender Information</u></p> <table style="width: 100%;"> <tr> <td style="width: 50%;">Participating Lender _____</td> <td style="width: 50%;">Lender ID# _____</td> </tr> <tr> <td>Loan Officer Name _____</td> <td>Phone _____</td> </tr> <tr> <td>Loan Officer Email _____</td> <td></td> </tr> </table> </div>		Participating Lender _____	Lender ID# _____	Loan Officer Name _____	Phone _____	Loan Officer Email _____	
Participating Lender _____	Lender ID# _____						
Loan Officer Name _____	Phone _____						
Loan Officer Email _____							
Field:	Information Needed:						
▪ Participating Lender	✓ Name of the financial institution.						
▪ Lender ID #	✓ The financial institution's assigned CalCAP Lender ID. This number was issued and provided on the signed copy of the lender's "Financial Institution Enrollment" agreement and the "Welcome Letter" that accompanied it. (This number never changes.)						
▪ Loan Officer Name	✓ Name of lender representative CalCAP can contact with questions about this enrollment.						
▪ Loan Officer Email	✓ Email of Loan Officer named above.						
▪ Phone	✓ Direct phone number with area code for Loan Officer named above.						

Borrower Information Section

Borrower Information

Name _____ DBA _____

Address _____ City _____ County _____ Zip _____

Type of Business/Activities _____

Average Annual Revenues Last 3 Years \$ _____

Number of Employees _____ Jobs created _____ Jobs retained _____

Will loan monies be used at above address? ☐ Yes ☐ No If no, location where loan will be used:

Address _____ City _____ County _____ Zip _____

NAICS Code _____ <http://www.census.gov/eos/www/naics/> Census Tract # _____ <http://www.ffiec.gov/Geocode/default.aspx>

Purpose of Loan _____

Is business minority owned? ☐ Yes ☐ No ☐ Decline to Answer Is business woman owned? ☐ Yes ☐ No ☐ Decline to Answer

Is business veteran owned? ☐ Yes ☐ No ☐ Decline to Answer

Field:	Information Needed:
▪ Name	✓ Name of the primary borrower representing the business.
▪ DBA	✓ Name of the business, sole proprietor, partnership, corporation, etc.
▪ Address, City, County, Zip	✓ Address of the business.
▪ Type of Business/Activities	✓ List the function of the business. "What does the business do?" (e.g. retail sales, carpet cleaning, burger restaurant, etc.) ☞ Refer to the FAQs in Chapter VI for business function examples.
▪ Average Annual Revenue Last 3 Years	✓ List the borrower's combined average annual business revenue for the last three years—rounded to the nearest whole dollar amount. ☞ If the business is a start up, use the current income or \$0.
▪ Number of Employees	✓ Number of all full-time or part-time employees of the business. Must be a minimum of 1 and cannot exceed 100. ☞ Refer to the FAQs in Chapter VI for instructions on how to report the number of employees.
▪ Jobs created	✓ Number of jobs created for the business as a result of the loan. ☞ If jobs are not created as a result of the loan, use "0".
▪ Jobs retained	✓ Number of jobs retained for the business as a result of the loan. ☞ If jobs are not retained as a result of the loan, use "0".
▪ Will loan monies be used at above address? <input type="checkbox"/> Yes <input type="checkbox"/> No	✓ Indicate whether the proceeds of the loan are being used to support the business at a different business location than the address listed above.
▪ If no, location where loan will be used: Address, City, County, Zip	✓ If answered "no", list the address of where the loan proceeds will be used. ☞ If answered "yes", leave address, city, county, zip fields blank.

■ NAICS Code

✓ Six digit number used by the North American Industry Classification System (NAICS) to categorize business types.

🔗 <http://www.census.gov/eos/www/naics/>

The screenshot shows the NAICS website interface. On the left, there's a sidebar with 'NAICS Search' and 'Downloads/Reference Files/Tools'. The main content area is titled '2012 NAICS Key Word Search'. A search box contains 'Farm Equipment', and a red arrow points to it with the text 'Step 1: Enter business activity type (e.g. Farm)'. Below the search box, the results for 'Farm Equipment' are listed, showing 9 records. A red arrow points to the 6-digit NAICS code '8113' in the results, with the text 'Step 2: Select 6-digit code that best describes the business activity'.

U.S. Department of Commerce
Census Bureau
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You are here: [Census.gov](#) > [Business & Industry](#) > [NAICS](#) > NAICS Search/Tools

North American Industry Classification System

Main | History | Development Partners | Federal Register Notices | NAICS | FAQs

NAICS Search:

Enter keyword or 2-6 digit code
 Farm Equipment
 2012 NAICS Search

2012 NAICS Key Word Search

Search results for: Farm Equipment
 Number of records found: 9

333111 Feed processing equipment, farm-type, manufacturing
 333111 Drags, farm-type equipment, manufacturing
 423820 Planting machinery and equipment, farm-type, merchant wholesalers
 423820 Farm machinery and equipment merchant wholesalers
 423820 Conveying equipment, farm, merchant wholesalers
 423830 Conveying equipment (except farm) merchant wholesalers
 532490 Farm equipment rental or leasing
 811310 Tractor, farm or construction equipment repair and maintenance services
 811310 Farm machinery and equipment repair and maintenance services

Downloads/Reference Files/Tools

- 2012 NAICS
- 2007 NAICS
- 2002 NAICS
- Concordances
- NAICS Update Process
- Fact Sheet [PDF, 37xKB]

Measuring America—People, Places, and Our Economy

ABOUT US | FBI DATA | BUSINESS & INDUSTRY | PEOPLE & HOUSEHOLDS | GEOGRAPHY | NEWSROOM

▪ Census Tract #

✓ 11-digit number used to identify the specific location of a business.

☞ <http://www.ffiec.gov/Geocode/default.aspx>

FFIEC FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
Promoting uniformity and consistency in the supervision of financial institutions

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Geocoding System

The FFIEC is under contractual agreement with Tele Atlas, its data source vendor for this system, which limits Internet users to enter one address at a time and obtain the appropriate geocoding information. For batch geocoding, please contact Tele Atlas at InfoNA@teleatlas.com for ordering the data.

Requirements: This system requires that you enter a street address along with either a city and state OR a zip code. The FFIEC web site (www.ffiec.gov) is a public web site. In order to see this public web site, you must configure your firewall systems properly to allow this site to be seen by your network. Therefore, you should set the appropriate parameters consistent with your firewall technology and security policies to safeguard your network environment. You may need the assistance of Information Technology professionals trained to work with your individual telecommunications/security systems to configure the correct settings to enable the use of our web site while simultaneously protecting your computer environment.

Continue using year 2012 geocoding results for calendar year 2013 CRA/HMDA reporting until year 2013 geocoding becomes available (scheduled for mid-year 2013).

Year: 2012

Street Address: 915 capitol mall

City: sacramento

State: CA - California

Zip Code: 95814

Search Reset

Input the borrower's business address and

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FFIEC Main | Disclaimer | Privacy Policy | Contact Us | Search | Back to Geocode | FFIEC Census Report | Help on Data

Geocoding System

Geocode Search Result for 2012 HMDA/CRA Reporting

Street Address	915 CAPITOL MALL	MSA/MD Code	40900
City Name	SACRAMENTO	State Code	06
State Abbreviation	CA	County Code	067
Zip Code	95814	Tract Code	0011.01

MSA/MD Name: SACRAMENTO--ARDEN-ARCADE--ROSEVILLE, CA
State Name: CALIFORNIA
County Name: SACRAMENTO COUNTY

Get Census Demographic Get Street Map

Use:

1. State Code: **06**
2. County Code: **067**
3. Tract Code: **0011.01**

To arrive at the Census Tract # of the business:

▪ Purpose of Loan	✓ Brief description of the use of loan proceeds (e.g. “working capital” or “purchase equipment”).
▪ Is business minority owned? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Decline to Answer	✓ The business is minority owned if at least 51% of the business is owned by one or more minority individuals.
▪ Is business woman owned? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Decline to Answer	✓ The business is woman owned if at least 51% of the business is owned by one or more women.
▪ Is business veteran owned? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Decline to Answer	✓ The business is veteran owned if at least 51% of the business is owned by one or more veterans.
Loan Information Section	
<u>Loan Information</u> Lender Loan Number _____ Type of Loan: <input type="checkbox"/> Line of Credit <input type="checkbox"/> Term Loan <input type="checkbox"/> TRAC Lease Total Loan Amount \$ _____ Loan Amount Enrolled in CalCAP \$ _____ Date of First Disbursement (Date of Loan) _____ Maturity Date _____ Interest Rate _____% <input type="checkbox"/> Fixed <input type="checkbox"/> Variable Is the loan secured? <input type="checkbox"/> Yes <input type="checkbox"/> No Name of ARB Program <input type="checkbox"/> On-Road <input type="checkbox"/> Off-Road <input type="checkbox"/> Prop 1B	
Field:	Information Needed:
▪ Lender Loan Number	✓ List the unique loan number associated with the borrower’s loan. ☞ If the enrollment is a pre-qualification request, leave field blank.
▪ Type of Loan: <input type="checkbox"/> Line of Credit <input type="checkbox"/> Term Loan <input type="checkbox"/> TRAC Lease	✓ Check one box only.
▪ Total Loan Amount	✓ The total amount loaned to the borrower associated with the unique loan number.
▪ Loan Amount Enrolled in CalCAP	✓ The portion of the loan the lender requests to enroll with CalCAP. This amount should be equal to or less than the amount in the “Total Loan Amount” field. ☞ Use this amount to calculate applicable lender and borrower premiums.
▪ Date of First Disbursement (Date of Loan)	✓ Date of loan (if term loan) or date of first disbursement (if line of credit). ☞ This date triggers the clock for the 15-day deadline to submit an enrollment application to CalCAP. ☞ If the enrollment is a pre-qualification request, leave this field blank.
▪ Maturity Date	✓ The date (MM/DD/YYYY) the enrolled loan matures. ☞ If the enrollment is a pre-qualification request, leave this field blank.
▪ Interest Rate ▪ <input type="checkbox"/> Fixed <input type="checkbox"/> Variable	✓ Annual Percentage Rate (APR) for the enrolled loan. ✓ Indicate whether interest rate remains the same (fixed) or changes (variable) over the life of the loan. ☞ If answered “variable”, provide the starting rate and the index

	the variable rate is tied to.
■ Is the loan secured? <input type="checkbox"/> Yes <input type="checkbox"/> No	✓ If collateral is used to secure the loan, answer "yes"—otherwise, answer "no".
■ Name of ARB Program <input type="checkbox"/> On-Road <input type="checkbox"/> Off-Road <input type="checkbox"/> Prop 1B	✓ Indicate the name of the ARB program the loan should be enrolled in.
Signature and Certification Section	
<div style="display: flex; justify-content: space-between;"> <div> CALIFORNIA CAPITAL ACCESS PROGRAM California Pollution Control Financing Authority CalCAP@treasurer.ca.gov </div> <div> 915 Capitol Mall, Room 457 Sacramento, CA 95814 Fax (916) 589-2805 </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 20px;"> <div style="width: 45%; text-align: center;"> _____ Borrower Name </div> <div style="width: 45%; text-align: center;"> _____ Lender Loan Number </div> </div> <p style="margin-top: 20px;">By enrolling this loan the Participating Financial Institution certifies, based in part on information provided by the Borrower (<u>please initial each item</u>):</p> <p>* all capitalized terms are defined in 4 CCR §8070 of the California Code of Regulations.</p> <p>_____ The loan is a Qualified Loan as defined in 4 CCR §8070(s) of the California Code of Regulations.</p> <p>_____ The business receiving the Qualified Loan is a Qualified Business, as defined in 4 CCR §8070(r) or 4 CCR §8078.2(c) of the California Code of Regulations.</p> <p>_____ The Qualified Loan is for a business activity that has its Primary Economic Effect in California as defined in 4 CCR §8070(o) of the California Code of Regulations.</p> <p>_____ The Participating Financial Institution will provide information from financial records of the Borrower upon request of the Executive Director of the CPCFA, and the Participating Financial Institution has obtained the consent of the Borrower to such disclosure.</p> <p>_____ The Participating Financial Institution has obtained a written representation from the Borrower that the Borrower has no legal, beneficial or equitable, interest in the Fees or the Matching Contribution.</p> <p>_____ The enrolled amount of the loan does not exceed \$1,500,000 for the Air Resources Board On-Road Heavy Duty Diesel Vehicle Program; \$2,500,000 for other Air Resources Board programs.</p> <p>_____ The Participating Financial Institution has obtained a written representation from the Borrower that it has secured or made application for all applicable licenses or permits needed to conduct its business.</p> <p>_____ The Participating Financial Institution has not, and will not, enroll the same loan or portion thereof in any other government program substantially similar to the Program.</p> <p>_____ The Borrower has received the CPCFA/CalCAP Privacy Notice.</p> <p style="margin-top: 20px;">The Participating Financial Institution acknowledges that its lending activities are subject to safety and soundness standards as set forth in any applicable federal banking regulations.</p> <div style="display: flex; justify-content: space-between; margin-top: 40px;"> <div style="width: 45%; text-align: center;"> _____ Authorized Lender Signature </div> <div style="width: 45%; text-align: center;"> _____ Title </div> <div style="width: 10%; text-align: center;"> _____ Date </div> </div>	
Field:	Information Needed:

▪ Borrower Name	✓ Name of borrower. ☞ Field will auto-fill if the form is completed electronically.
▪ Lender Loan Number	✓ List the unique loan number associated with the borrower's loan. ☞ If the enrollment is a pre-qualification request, leave field blank. ☞ Field will auto-fill if form is completed electronically.
▪ 9 Spaces for Initials	✓ Lender to initial all 9 assurances.
▪ Authorized Lender Signature	✓ To be signed by the Lender designated as an authorized signer.
▪ Title	✓ Title of the Lender designated as an authorized signer.
▪ Date	✓ Date the enrollment was signed.

Form 2: CalCAP ARB On-Road Borrower Eligibility Form

Section I

Borrower's Name _____
Lender's Loan # _____

ON-ROAD HEAVY-DUTY VEHICLE AIR QUALITY LOAN PROGRAM (HDV AIR QUALITY LOAN PROGRAM): BORROWER ELIGIBILITY CRITERIA AND SELF-CERTIFICATION FORM

California Pollution Control Financing Authority (CPCFA)
915 Capitol Mall, Rm. 457
Attention CalCAP Program
Sacramento, CA 95814

The undersigned Borrower hereby applies to the California Pollution Control Financing Authority (CPCFA) for funds to pay the Borrower's premium for participation in the CPCFA's California Capital Access Program (CalCAP). The lender will submit this form with the standard CalCAP Loan Enrollment Form to CPCFA. **For assistance, lenders please call CPCFA staff at (916) 654-5610.**

SECTION I

By initialing on each line, the Borrower certifies that each statement below is true and correct.

_____ The Borrower will use the program only to purchase on-road diesel-powered heavy-duty vehicles and equipment for compliance with the California Air Resources Board's (ARB) Statewide In-Use Truck and Bus Regulation (section 2025, title 13, article 4.5, chapter 1, California Code of Regulations) and the Heavy-Duty Vehicle Greenhouse Gas Emission Reduction Regulation (sections 95300 to 95312, title 17, subarticle 1, California Code of Regulations).

Eligible purchases with loan proceeds include:

- Used and new tractors equipped with 2007 – 2009 model year engines certified to engine emission standards of 1.20 g/bhp-hr NOx and 0.01 g/bhp-hr PM or cleaner;
- Tractors equipped with 2010 and later model year engines ARB-certified to 2010 and later model year emission standards;
- U.S. EPA-approved SmartWay aerodynamic technologies (*examples: trailer side skirts, front trailer fairings, rear tail fairings, dual- or single-wide low-rolling resistance tires*);
- ARB-verified diesel emission control devices (exhaust retrofits).

_____ The Borrower certifies that his/her fleet has 40 or fewer on-road heavy-duty diesel vehicles subject to either of the two regulations referenced in the above statement, or is a non-profit entity that meets all other CalCAP requirements (*non-profit organizations may have more than 40 vehicles but must satisfy all other requirements of the CalCAP*).

By initialing, the Borrower certifies that either (a) or (b) below is true and correct. If the Borrower has not received an ARB grant in (a) or (b) below, or has not applied to receive a grant in (a) or (b) below, DO NOT INITIAL EITHER STATEMENT.

(a) _____ The Borrower certifies that he/she has received a grant through the ARB's Proposition 1B Goods Movement Emission Reduction Program for the vehicle being financed, or has applied for a Proposition 1B grant for the vehicle being financed.

(b) _____ The Borrower certifies that he/she has received a grant through the ARB's Carl Moyer Program On-Road Heavy-Duty Vehicle Voucher Incentive Program (VIP) for the vehicle being financed, or has applied for a VIP grant for the vehicle being financed.

Field:	Information Needed:
▪ Borrower's Name	✓ Provide the borrower's name.
▪ Lender's Loan #	✓ List the unique loan number associated with the borrower's loan.

▪ Yellow Blank Spaces	✓ Borrower to initial the statement(s) if applicable
▪ Green Blank Spaces	✓ Borrower to initial the statement (s) if applicable

Section II

SECTION II

By initialing on each line, the Borrower certifies that each statement below is true and correct. Please also provide the applicable information in the table below, including the engine manufacturer and model year of a tractor that is replaced with a tractor purchased with loan proceeds.

The Borrower certifies that he/she meets state and federal requirements to operate in California.

The Borrower agrees to allow ARB staff or its designee to inspect the affected vehicle.

Additional Information for Completion by the Borrower			
For Tractor Purchases			
	Engine Manufacturer	Engine Model Year	SmartWay Certified? ^a (Y)es or (N)o
New Purchase			N/A ^b
Used Purchase			N/A
Replaced Tractor (if purchase is to replace an existing tractor)			N/A
For ARB-Verified Diesel Emission Control Device (Exhaust Retrofit) Purchases			
	Device Manufacturer	Technology Type (e.g., DPF)	N/A
Diesel Emission Control Device			N/A
For Trailer Purchases			
	Trailer Manufacturer	Model Year	N/A
Trailer			
For U.S. EPA Approved SmartWay Aerodynamic Technology Purchases^c			
	Technology Manufacturer	Technology Type (e.g., side skirt, gap fairing, low-rolling resistance tires, etc.)	N/A
Technology			N/A
Technology			N/A

^a Trailers may be eligible for financing ONLY in conjunction with an eligible tractor, ARB-verified diesel emission control device, or U.S. EPA-approved SmartWay aerodynamic technology. SmartWay certification is only required for trailers subject to the Heavy-Duty Vehicle Greenhouse Gas Emission Reduction Regulation.

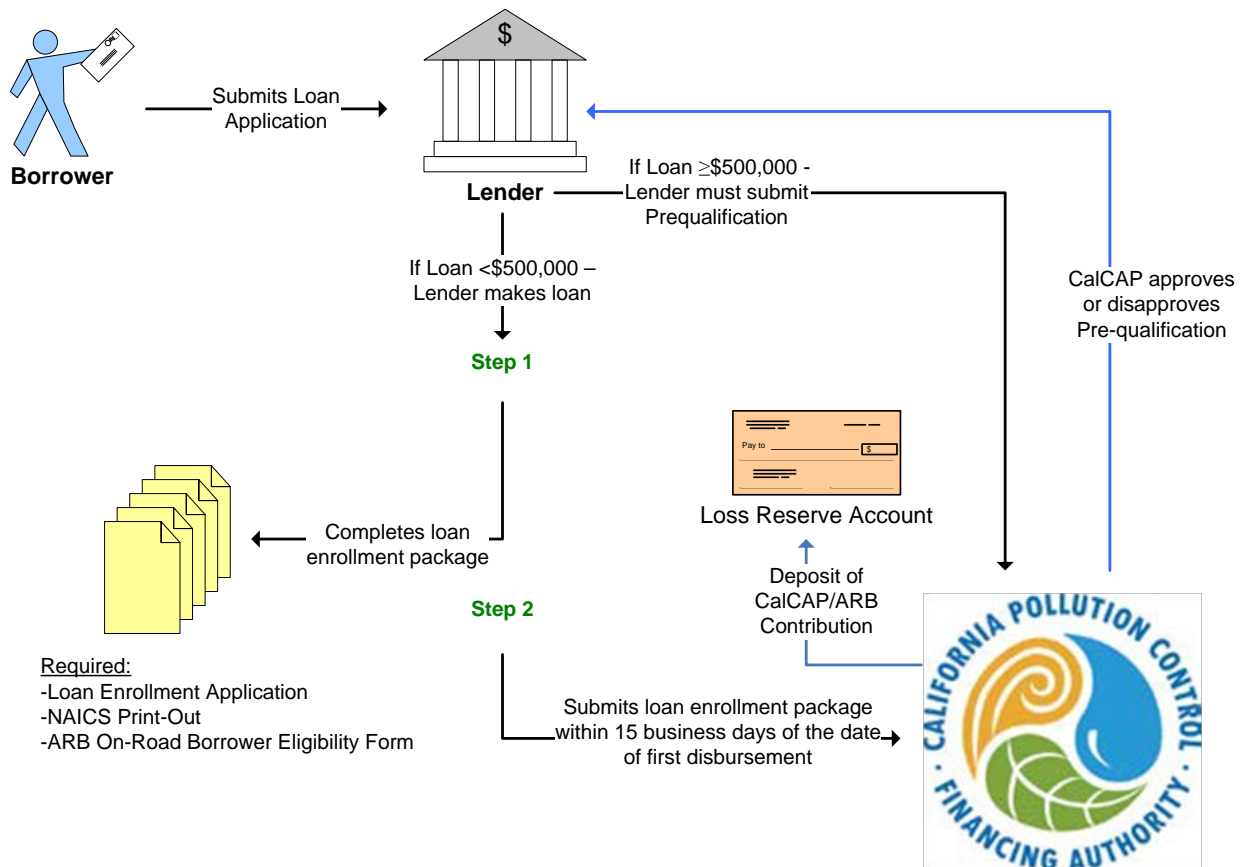
^b N/A = Not Applicable

^c Financing may only be used to purchase U.S. EPA-approved SmartWay technologies or a combination of technologies for installation on tractors and trailers that must comply with the Heavy-Duty Vehicle Greenhouse Gas Emission Reduction Regulation.

For Tractor Purchases	
Field:	Information Needed:
▪ Yellow Blank Spaces	✓ Borrower to initial the statement(s) if applicable
▪ New Purchase ▪ Used Purchase ▪ Replaced Tractor	✓ Indicate whether the loan is for a new or used tractor purchase. ✓ List the engine manufacturer and engine model year. ✓ Indicate whether the tractor is SmartWay certified. ✓ If the purchase replaces an existing tractor, list the existing tractor's engine manufacturer and engine model year.

For ARB-Verified Diesel Emission Control Devices (Exhaust Retrofit) Purchases	
Field:	Information Needed:
<ul style="list-style-type: none"> ▪ Diesel Emission Control Device 	<ul style="list-style-type: none"> ✓ List the device manufacturer. ✓ Indicate the technology type (e.g. Diesel Particulate Filter, Catalytic Converter)
For Trailer Purchases	
Field:	Information Needed:
<ul style="list-style-type: none"> ▪ Trailer 	<ul style="list-style-type: none"> ✓ List the trailer manufacturer and trailer model year. ✓ Indicate whether the trailer is SmartWay certified.
For U.S. EPA Approved SmartWay Aerodynamic Technology Purchases	
<ul style="list-style-type: none"> ▪ Technology 	<i>For each technology installed on tractors or trailers:</i> <ul style="list-style-type: none"> ✓ List the technology manufacturer. ✓ Indicate the technology type (e.g. side skirt, gap fairing, low-rolling resistance tires, etc.)
Section III	
<p>SECTION III</p> <p>_____</p> <p>(Business Name)</p> <p>_____</p> <p>(Print Borrower's Name)</p> <p>_____</p> <p>(Borrower's Signature)</p> <p>_____</p> <p>(Date)</p> <p>_____</p> <p>(Business Address)</p> <p>_____</p> <p>(Phone Number)</p> <p>_____</p> <p>(CPCFA Review: Signature and Title)</p> <p>_____</p> <p>(Date)</p>	
Field	Information Needed:
<ul style="list-style-type: none"> ▪ Business Name ▪ Print Borrower's Name ▪ Borrower's Signature ▪ Date ▪ Business Address ▪ Phone Number ▪ CPCFA Review: Signature and Title ▪ Date 	<ul style="list-style-type: none"> ✓ List the business name. ✓ Print the borrower's name. ✓ Borrower signing the certification. ✓ Date borrower signs the certification. ✓ List the business address. ✓ List the business phone number ✓ Do not write on this line (CalCAP use only). ✓ Do not write on this line (CalCAP use only).

C.2. Summary ARB On-Road Loan Enrollment Flow



CalCAP ARB Economic Hardship Addendum

Lender Information Section			
	<table border="1" style="margin: auto;"> <tr> <td style="padding: 5px;">CalCAP Use Only</td> <td style="padding: 5px;">Date Received and Sent to ARB</td> </tr> </table>	CalCAP Use Only	Date Received and Sent to ARB
CalCAP Use Only	Date Received and Sent to ARB		
CalCAP AIR RESOURCES BOARD (ARB) PROGRAM ECONOMIC HARDSHIP ADDENDUM			
<div style="border: 1px solid black; padding: 10px;"> <p><u>Lender Information</u></p> <p>Participating Lender _____ Lender ID# _____</p> <p>Loan Officer Name _____ Phone _____</p> <p>Loan Officer Email _____</p> </div>			
Field:	Information Needed:		
▪ Participating Lender	✓ Name of the financial institution.		
▪ Lender ID #	✓ The financial institution's assigned CalCAP Lender ID. This number was issued and provided on the signed copy of the lender's "Financial Institution Enrollment" agreement and the "Welcome Letter" that accompanied it. (This number never changes.)		
▪ Loan Officer Name	✓ Name of lender representative CalCAP can contact with questions about this enrollment.		
▪ Loan Officer Email	✓ Email of Loan Officer named above.		
▪ Phone	✓ Direct phone number with area code for Loan Officer named above.		
Borrower Information Section			
<div style="border: 1px solid black; padding: 10px;"> <p><u>Borrower Information</u></p> <p>Name _____ DBA _____</p> <p>Address _____ City _____ County _____ Zip _____</p> <p>Type of Business Activity _____ Phone _____</p> </div>			
Field:	Information Needed:		
▪ Name	✓ Name of the primary borrower representing the business.		
▪ DBA	✓ Name of the business, sole proprietor, partnership, corporation, etc.		
▪ Address, City, County, Zip	✓ Address of the business.		
▪ Type of Business/Activities	✓ List the function of the business. "What does the business do?" (e.g. retail sales, carpet cleaning, burger restaurant, etc.) ☞ Refer to the FAQs in Chapter VI for business function examples.		
▪ Phone	✓ Primary phone number of the borrower.		

Loan Information Section	
<p><u>Loan Information</u></p> <p>Purpose of Loan _____</p> <p>Total Loan Amount \$ _____</p> <p>CHECK ANY OR ALL THAT APPLY:</p> <p><input type="checkbox"/> The applicant participated fully in the lender's application process.</p> <p><input type="checkbox"/> The applicant does not qualify for a loan to purchase a _____ model year vehicle with a purchase price of \$ _____.</p> <p><input type="checkbox"/> The applicant does not qualify for a loan to purchase a retrofit with a quoted purchase price of \$ _____.</p> <p><input type="checkbox"/> The applicant does not qualify for lease for a _____ model year vehicle manufactured by _____ for a period of _____ years.</p>	
Field:	Information Needed:
▪ Purpose of Loan	✓ Brief description of the use of loan proceeds (e.g. "truck purchase" or "retrofit purchase").
▪ Total Loan Amount	✓ The total amount requested by the borrower associated with loan or lease for a compliant truck or equipment.
▪ <input type="checkbox"/> The applicant participated fully in the lender's application process.	<p>✓ Checking this box indicates that the borrower complied with all requests made by the Participating Financial Institution during the underwriting process. For example, the borrower offered up available collateral or committed to a down payment with available cash if collateral or a down payment were required as part of the loan approval process.</p> <p>✓ This box should not be checked if the borrower did not provide information, documentation or fulfill other requirements of the loan approval process.</p>
▪ <input type="checkbox"/> The applicant does not qualify for a loan to purchase a _____ model year vehicle with a purchase price of \$ _____.	<p>✓ Check this box if the borrower requested a loan for a truck, but does not qualify for the loan based on the lender's underwriting criteria.</p> <p>✓ Provide the model year of the engine in the vehicle, as well as the price of the truck for which the loan was requested.</p>
▪ <input type="checkbox"/> The applicant does not qualify for a loan to purchase a retrofit with a quoted purchase price of \$ _____.	<p>✓ Check this box if the borrower requested a loan for a retrofit, but does not qualify for the loan based on the lender's underwriting criteria.</p> <p>✓ Provide the price of the retrofit for which the loan was requested.</p>
▪ <input type="checkbox"/> The applicant does not qualify for lease for a _____ model year vehicle manufactured by _____ for a period of _____	<p>✓ Check this box if the borrower requested a lease, but does not qualify for the lease based on the lender's underwriting criteria.</p> <p>✓ Provide the model year of the engine, the manufacturer of the vehicle</p>

years.	and the number of years for which the lease was requested.	
Signature and Certification Section		
By signing below the Participating Financial Institution certifies that the above information is true and accurate and that the Borrower was provided a copy of the CalCAP/ARB Heavy Duty Vehicle Air Quality Loan Program Privacy Notice.		
Lender Authorized Signer Name (Printed)	Lender Authorized Signature	Date
By signing below the Borrower certifies that the information in the Borrower Information Section above is true and accurate, that the Borrower was provided a copy of the CalCAP/ARB Heavy Duty Vehicle Air Quality Loan Program Privacy Notice and that the Borrower consents for the lender to transmit this form to ARB's Mobile Source Control Division in support of the Borrower's claim for an economic hardship extension under the Truck and Bus Rule.		
Borrower Name (Printed)	Borrower Signature	Date
Field:	Information Needed:	
▪ Lender Authorized Signer Name	✓ Printed name of the individual signing as the Lender Authorized Signer.	
▪ Date	✓ Date the addendum was signed by the Lender Authorized Signer.	
▪ Authorized Lender Signature	✓ To be signed by the individual designated as an authorized signer of the lender.	
▪ Borrower Name	✓ Name of the borrower.	
▪ Date	✓ Date addendum was signed by the borrower.	
▪ Borrower Signature	✓ Signature of the borrower.	

Instructions for submission of Economic Hardship Addendum:

1. The lender will submit the completed and signed Economic Hardship Addendum to the CalCAP email box at CalCAP@treasurer.ca.gov . Per ARB rules, the last day these forms may be submitted is **December 31, 2014**.
2. CalCAP staff will provide ARB with each signed addendum received in the CalCAP email box.
 - ✓ The lender may provide a copy of the signed addendum to the borrower; however the borrower should be informed that ARB will only accept submissions transmitted from Participating Financial Institutions via CalCAP.